

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re: :
STEPHANIE O. JOY, : CASE NO.
aka STEPHANIE OMDAL JOY, :
aka STEPHANIE JOY, : CHAPTER 13
Debtor. :

**CERTIFICATION OF NO PAYMENT ADVICES
Pursuant to 11 U.S.C. § 521(a)(1)(B)(iv)**

I, Stephanie O. Joy, hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), *from any source of employment*. I further certify that I received no payment advices during that period because:

_____ I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

_____ I have received no regular income other than Social Security payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

 X My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment from which I do not receive evidence of wages or a salary at fixed intervals.

_____ I have been unemployed through the sixty (60) days immediately preceding the date of the above-captioned petition.

_____ I did not receive payment advices due to factors other than those listed above. (Please explain) _____

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

Date: 1/26/2018


Stephanie O. Joy

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

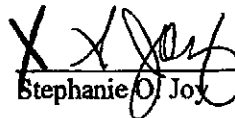
In Re: :
STEPHANIE O. JOY, : CASE NO.
aka STEPHANIE OMDAL JOY, :
aka STEPHANIE JOY, : CHAPTER 13
Debtor. :

BUSINESS
INCOME AND EXPENSES

July 1, 2017 through December 31, 2017

Month	Income	Expenses
July 2017	\$ 1,412.05	\$ 1,057.66
Aug. 2017	\$ 7,481.84	\$ 1,167.66
Sept. 2017	\$ 7,005.39	\$ 2,187.66
Oct. 2017	\$ 8,025.84	\$ 2,347.66
Nov. 2017	\$ 1,602.15	\$ 1,057.66
Dec. 2017	\$ 12,500.90	\$ 2,817.66
TOTAL	\$ 38,028.17	\$ 10,625.96
6 MONTH AVERAGES	\$ 6,338.03	\$ 1,772.66

Date: 1/26/2018


Stephanie O. Joy